

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
3 February 2005 (03.02.2005)

PCT

(10) International Publication Number
WO 2005/010716 A3

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number:
PCT/US2004/023449

(22) International Filing Date: 20 July 2004 (20.07.2004)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
10/624,837 21 July 2003 (21.07.2003) US
10/658,014 8 September 2003 (08.09.2003) US

(71) Applicant (for all designated States except US): **PAY-
MENTONE CORPORATION** [US/US]; 5883 Rue
Ferrari, San Jose, CA 95138 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **TEAGUE, Don**
[US/US]; 1549 Hilton Court, San Jose, CA 95150 (US).
LYNAM, Joe [US/US]; 13220 Peacock Court, San Jose,
CA 95124 (US). **CALCAGNO, Greg** [US/US]; 1800
Potrero Drive, San Jose, CA 95124 (US).

(74) Agent: **STEFFEY, Charles E.**; Schwegman, Lundberg,
Woessner & Kluth, P.A., P.O. Box 2938, Minneapolis, MN
55402 (US).

(81) Designated States (unless otherwise indicated, for every
kind of national protection available): AE, AG, AL, AM,

AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN,
CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI,
GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD,
MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG,
PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,
TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM,
ZW.

(84) Designated States (unless otherwise indicated, for every
kind of regional protection available): ARIPO (BW, GH,
GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM,
ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),
European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI,
FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE,
SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN,
GQ, GW, ML, MR, NE, SN, TD, TG).

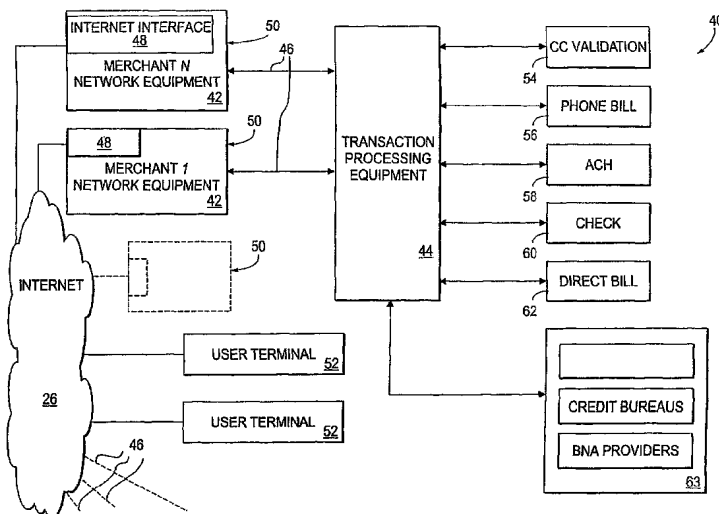
Published:

- with international search report
- before the expiration of the time limit for amending the
claims and to be republished in the event of receipt of
amendments

(88) Date of publication of the international search report:
5 January 2006

For two-letter codes and other abbreviations, refer to the "Guid-
ance Notes on Codes and Abbreviations" appearing at the begin-
ning of each regular issue of the PCT Gazette.

(54) Title: METHOD AND SYSTEM TO PROCESS A TRANSACTION IN A NETWORK-BASED COMMERCE FACILITY



(57) Abstract: In transactions between a purchaser (52) and a vendor (50), the vendor may obtain personal information from the purchaser at an early stage of the sale. The personal information may be used to identify a list of approved payment options. The approved payment options can be predictively or dynamically presented to the purchaser based on the business rules that account for various factors including, but not limited to: purchaser payment psychology (80), available payment methods (78), credit score by payment method type, credit score across payment method types, vendor payment option preference, and type of purchase event. When a billing failure indicator is received from a billing facility, an alternative transaction processing method is identified automatically. The alternative transaction processing method is then communicated to an associated billing facility for billing.

WO 2005/010716 A3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/23449

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60

US CL : 705/40, 41

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/40, 41

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Please See Continuation Sheet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,225,982 B1 (VASSIGH et al) 01 May 2001 (01.05.2001), Abstract, column 1, line 21 to column 2, line 28.	1-42



Further documents are listed in the continuation of Box C.



See patent family annex.

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T"

later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X"

document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y"

document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&"

document member of the same patent family

Date of the actual completion of the international search

16 November 2005 (16.11.2005)

Date of mailing of the international search report

21 NOV 2005

Name and mailing address of the ISA/US

Mail Stop PCT, Attn: ISA/US

Commissioner for Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

Facsimile No. (571) 273-3201

Authorized officer

D. Wildermuth for
Daniel Felten

Telephone No. 571-272-3600

INTERNATIONAL SEARCH REPORT

International application No.
PCT/US04/23449

Continuation of B. FIELDS SEARCHED Item 3:

East:

Search terms: Billing failure, network, financial transactions